

Docket 40693
Serial No. 09/757,353

PATENT APPLICATION

LISTING OF THE CLAIMS

1 Claims 1-7 (canceled)

1 8. (previously presented) A coupon processing system, comprising:

2 a first database of coupon card accounts associated with a plurality of portable coupon
3 cards, each account including a personal identification number associated with a
4 particular consumer, data representing a plurality of consumer-selected coupons, an
5 expiration date for redemption of said consumer-selected coupons, a plurality of
6 redemption numbers representing the number of times respective coupons may be
7 redeemed prior to said expiration date, and a consumer-selected vendor name;
8 means for storing a respective personal identification number on a respective portable
9 coupon card;

10 a host computer connected to said first database and connected to a computer network;

11 a vendor computer connected to said computer network and including means for
12 communicating with said host computer for receiving coupon card account data
13 associated with said respective personal identification number for which said
14 consumer-selected vendor name is associated, said coupon card account data
15 including data representing a plurality of consumer-selected coupons, an expiration
16 date for redemption of said consumer-selected coupons, and a plurality of
17 redemption numbers representing the number of times respective coupons may be
18 redeemed prior to said expiration date;

Docket 40693
Serial No. 09/757,353

PATENT APPLICATION

19 a second database of information related to said coupon card account data associated with
20 each said personal identification number and to a plurality of vendor products, said
21 vendor product information including at least a price and inventory information
22 related to each vendor product;
23 wherein said vendor computer is electronically connected to said second database;
24 means electrically connected to said vendor computer for reading said personal
25 identification number stored on said respective portable coupon card; and
26 means electrically connected to said vendor computer for identifying a particular vendor
27 product selected by a consumer for purchase, said vendor computer adapted to
28 modify said inventory information in said second database based on a sale of said
29 particular product and to calculate a final purchase price of said particular vendor
30 product based on said coupon card account data associated with said personal
31 identification number, said vendor computer obtaining said coupon card account data
32 from said second database.

1 9. (previously presented) The coupon processing system as in claim 8 wherein said
2 vendor computer includes means for transmitting coupons redeemed electronically by consumers
3 to said host computer utilizing said computer network for redemption thereof with the issuer of
4 said coupons.

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1 10. (previously presented) The coupon processing system as in claim 8 wherein said
2 host computer includes means for receiving a request from a remote computer connected to the

Docket 40693
Serial No. 09/757,353

PATENT APPLICATION

3 computer network for establishing a new coupon card account in said first database, said host
4 computer including means for transmitting signals for eliciting predetermined demographic
5 information from a new user at said remote computer and prompting said new user to choose a
6 vendor and a new plurality of consumer-selected coupons from a library of vendors and on-line
7 coupons, said host computer adapted to assign a new personal identification number to a new
8 record and store said demographic data, vendor, and new plurality of consumer-selected coupons
9 in said new record in said first database.

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1 11. (previously presented) The coupon processing system as in claim 8 wherein said
2 vendor computer includes means for retrieving a respective price from said second database
3 associated with a particular product identified by said identifying means and to reduce said
4 respective price by an amount equal to a respective coupon identified by said reading means if a
5 respective redemption number is greater than zero and said expiration date is later than a present
6 date.

1 12. (previously presented) The coupon processing system as in claim 11 wherein said
2 vendor computer includes means for reducing said respective redemption number by one if said
3 respective coupon is redeemed.

1 13. (original) The coupon processing system as in claim 8 wherein said identifying
2 means is a bar code reader.

Docket 40693
Serial No. 09/757,353

PATENT APPLICATION

1 Claims 14-17 (canceled)

1 18. (previously presented) The coupon processing system as in claim 8, further
2 comprising means in said host computer for actuating communication of said coupon card
3 account data associated with a respective personal identification number to a respective vendor
4 computer of a respective consumer-selected vendor when said consumer associated with said
5 respective personal identification number completes selection of said coupons and respective
6 vendor.

1 19. (previously presented) The coupon processing system as in claim 10, further
2 comprising means in said host computer for actuating communication of said coupon card
3 account data associated with a respective personal identification number to a respective vendor
4 computer of a respective consumer-selected vendor when said new record is stored in said first
5 database.

1 20. (previously presented) The coupon processing system as in claim 8 wherein said
2 plurality of consumer-selected coupons are selected from an on-line library of available coupons.

1 21. (previously presented) The coupon processing system as in claim 8 wherein said
2 card is dispensed by an ATM machine upon pre-payment of a monetary amount based on a value
3 of said consumer-selected coupons.

Docket 40693
Serial No. 09/757,353

PATENT APPLICATION

1 22. (previously presented) The coupon processing system as in claim 8 wherein said
2 portable coupon card includes:

3 a first side having an imprinted alphanumeric identification code and a plurality of product
4 identifiers; and

5 a second side having a magnetic strip for storing said alphanumeric identification code.

1 23. (previously presented) The coupon processing system as in claim 22 wherein
2 each product identifier includes a name of a respective company, a respective product or brand
3 name, and a quantity indicator if more than one quantity is offered by said company.